

### Funding Mechanism

The funding mechanism for all awards issued under this solicitation will consist of a grant agreement between EPA and the recipient.

In accordance with Public Law 95-224, a grant is used to accomplish a public purpose of support or stimulation authorized by Federal statute rather than acquisition for the direct benefit of the Agency. In using a grant instrument rather than a cooperative agreement, EPA anticipates that there will be no substantial involvement during the course of the grant, between the recipient and the Agency.

### Minority Institution Assistance

Pre-application assistance is available upon request for potential investigators representing institutions identified by the Secretary, Department of Education, as Historically Black Colleges or Universities (HBCUs), Hispanic Association of Colleges and Universities (HACUs), or Native American or Tribal Colleges. For further information on minority assistance, contact Charles Mitchell by telephone at (202) 260-7473, by faxing a written request to (202) 260-0211, or by mailing it to the above-listed address for EPA's Office of Exploratory Research.

### Contacts

Additional general information on the grants program may be obtained by contacting: U.S. Environmental Protection Agency, Office of Exploratory Research (8703), 401 M Street SW., Washington, DC 20460, Phone: (202) 260-7474, Fax: (202) 260-0211.

Applicants with technical questions may contact the appropriate individual identified below.

### Contacts for Research Topics of Interest

#### Human Health Risk Assessment

- Kevin Garrahan (202) 260-2588.

#### Indoor Air Quality in Large Office Buildings

- Ross V. Highsmith (919) 541-7828.
- Kevin Y. Teichman (202) 260-7669.

#### Air Pollutants (particulates, ozone, & toxics)

- Ila L. Cote (919) 541-3644 (particulates).
- James S. Vickery (919) 541-2184 (ozone).
- Larry T. Cupitt (919) 541-2454 (toxics).

#### Regional Hydrologic Vulnerability to Global Climate Change

- Barbara M. Levinson, (202) 260-5983.

- Joel D. Scheraga, (202) 260-4029.

Dated: February 1, 1995.

Approved:

**Robert J. Huggett,**

*Assistant Administrator for Research and Development.*

[FR Doc. 95-3292 Filed 2-8-95; 8:45 am]

BILLING CODE 6560-50-P

### FEDERAL RESERVE SYSTEM

#### F & M National Corporation, et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than March 6, 1995.

**A. Federal Reserve Bank of Richmond** (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *F & M National Corporation*, Winchester, Virginia; to acquire 100 percent of the voting shares of Bank of the Potomac, Inc., Herndon, Virginia.

**B. Federal Reserve Bank of Atlanta** (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *Community Group, Inc.*, Chattanooga, Tennessee; to acquire 100 percent of the voting shares of Etowah Banking Company, Etowah, Tennessee, and thereby acquire Southern United Bank of McMinn County, Etowah, Tennessee.

2. *Greater Rome Bancshares, Inc.*, Rome, Georgia; to become a bank holding company by acquiring 100 percent of the voting shares of Greater Rome Bank, Rome Georgia, a *de novo* bank.

**C. Federal Reserve Bank of Chicago** (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *AMCORE Financial, Inc.*, Rockford, Illinois; to acquire 100 percent of the voting shares of NBM Bancorp, Inc., Mendota, Illinois, and thereby indirectly acquire First National Bank of Peru, Peru, Illinois, and National Bank of Mendota, Mendota, Illinois.

**D. Federal Reserve Bank of Minneapolis** (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Otto Bremer Foundation and Bremer Financial Corporation*, both of St. Paul, Minnesota; to merge with Morris State Bancorporation, Morris, Minnesota, and thereby indirectly acquire Morris State Bank, Morris, Minnesota.

**E. Federal Reserve Bank of Kansas City** (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *American State Bank ESOP*, Broken Bow, Oklahoma; to become a bank holding company by acquiring 37.04 percent of the voting shares of American State Bancshares, Inc., Broken Bow, Oklahoma, and thereby indirectly acquire American State Bank, Broken Bow, Oklahoma.

2. *Overland Bancorp, Inc.*, Belton, Missouri; to become a bank holding company by acquiring 80 percent of the voting shares of Bank of Belton, Belton, Missouri.

**F. Federal Reserve Bank of Dallas** (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Gulf Southwest Nevada Bancorp, Inc.*, Reno, Nevada; and *Gulf Southwest Bancorp, Inc.*, Houston, Texas; to acquire 100 percent of the voting shares of Texas Gulf Coast Bancorp, Inc., Houston, Texas, and thereby indirectly acquire First Bank Mainland, LaMarque, Texas; First Bank Pearland, Pearland, Texas; and Texas City Bank, Texas City, Texas.

Board of Governors of the Federal Reserve System, February 3, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-3236 Filed 2-8-95; 8:45 am]

BILLING CODE 6210-01-F